UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Gene Ross Clardy, Debtor Case No. 25-50962-KMS
CHAPTER 13

NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the "Plan") with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr., U.S. Courthouse, 2012 15th Street, Suite 244, Gulfport, MS 39501, on or before October 9, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on October 16, 2025, at 10:00 AM in the Dan M. Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floor, 2012 15th Street, Gulfport, MS 39501, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 15, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

Fill in the Debtor		ation to identify your case: Gene Ross Clardy				
Debioi	1	Full Name (First, Middle, Last)				
Debtor 2						
(Spouse,	if filing)	Full Name (First, Middle, Last)				
United S	States Bar	southern district of Mississippi Mississippi		is an amended plan, and e sections of the plan that		
Case nu (If known)			have been ch	nanged.		
Chapt	er 13 P	Plan and Motions for Valuation and Lien Avoidance		12/17		
Part 1:	Notices	3				
To Debt	ors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	missible in your judi	cial district. Plans that		
		In the following notice to creditors, you must check each box that applies				
To Cred	litors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.				
		You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankruptcy	case. If you do not have		
		If you oppose the plan's treatment of your claim or any provision of this plan to confirmation on or before the objection deadline announced in Part 9 of t (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	he Notice of Chapter	13 Bankruptcy Case		
		The plan does not allow claims. Creditors must file a proof of claim to be paid ur	der any plan that may	be confirmed.		
		The following matters may be of particular importance. Debtors must check one plan includes each of the following items. If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.				
1.1		on the amount of a secured claim, set out in Section 3.2, which may result in all payment or no payment at all to the secured creditor	✓ Included	☐ Not Included		
1.2	Avoida	nce of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4.	☐ Included	▼ Not Included		
1.3	Nonstan	dard provisions, set out in Part 8.	✓ Included	☐ Not Included		
Part 2:	Plan Pa	ayments and Length of Plan				
2.1	Length	of Plan.				
fewer that		nall be for a period of months, not to be less than 36 months or less than 60 nths of payments are specified, additional monthly payments will be made to the exam.				
2.2	Debtor(s) will make payments to the trustee as follows:				
		\$1,575.00		nless otherwise ordered by		
	_	Direct.				
	-					
	_					

Debtor	G	ene Ross Clardy		Case number		
			semi-monthly, \(\subseteq\) weekly, or ued to the joint debtor's emplo			e ordered by the
	_					
2.3	Income t	ax returns/refunds.				
		that apply Debtor(s) will retain any e	xempt income tax refunds rec	eived during the plan term.		
			rustee with a copy of each inc the trustee all non-exempt in			of filing the
		Debtor(s) will treat income	e refunds as follows:			
2.4 Addi t Check	tional pay	ments.				
Chech		None. If "None" is checke	d, the rest of § 2.4 need not be	e completed or reproduced.		
Part 3:	Treatme	ent of Secured Claims				
3.1	Mortgag	es. (Except mortgages to	be crammed down under 11	U.S.C. § 1322(c)(2) and id	entified in § 3.2 herein.).	
✓ Insert	None. Ij	that apply. I "None" is checked, the re Il claims as needed.	st of \S 3.1 need not be comple	eted or reproduced.		
3.2	Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.					
			d, the rest of § 3.2 need not be agraph will be effective only		t 1 of this plan is checked.	
	,	amounts to be distributed t at the lesser of any value s	ale 3012, for purposes of 11 U o holders of secured claims, det forth below or any value se dline announced in Part 9 of t	lebtor(s) hereby move(s) the t forth in the proof of claim.	court to value the collateral Any objection to valuation s	described below shall be filed on
		of this plan. If the amount treated in its entirety as an	d claim that exceeds the amou of a creditor's secured claim i unsecured claim under Part 5 on the proof of claim control	s listed below as having no of this plan. Unless otherwi	value, the creditor's allowed ise ordered by the court, the a	claim will be
Name of	creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Century	/fst	\$3,525.00	2005 Kia Sedona 197933 miles	\$2,610.00	\$2,610.00	10.00%
Name of	creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Century	/fst	\$2,634.00	1995 Ford F150 95000 miles	\$3,465.00	\$2,634.00	10.00%

Debtor G	ene Ross Clardy		_ Case number	-	
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	ı Interest rate*
Oakgrovecr	\$3,822.00	2002 GMC Sierra 200000 miles	\$6,007.00	\$3,822.00	10.00%
Insert additional c	laims as needed.				
#For mobile home:	s and real estate identified i	n § 3.2: Special Claim for ta	xes/insurance:		
Name of -NONE-	creditor	Collateral	Amount per month	Begii month	ıning
* Unless otherwise	e ordered by the court, the i	nterest rate shall be the curre	ent Till rate in this District		
For vehicles ident	ified in § 3.2: The current i	nileage is			
3.3 Secured	claims excluded from 11	U.S.C. § 506.			
Check one. ✓	The claims listed below w (1) incurred within 910 da acquired for the person (2) incurred within 1 year These claims will be paid claim amount stated on a p	ys before the petition date an all use of the debtor(s), or of the petition date and secu in full under the plan with in proof of claim filed before the	be completed or reproduced. In the complete of the complete or reproduced. In the complete of the complete or reproduced. In the complete of the complete or reproduced. In the complete or reproduced.	rity interest in any other the Unless otherwise ordered uptcy Rule 3002(c) controls	ing of value. by the court, the sover any
Name Kia Motors Fina	e of Creditor ance	Colla 2025 Kia Sportage 1200	ateral 0 miles	Amount of claim \$34,474.00	Interest rate* 10.00%
*Unless otherwise	ordered by the court, the ir	terest rate shall be the current	nt Till rate in this District.		
Insert additional c	laims as needed.				
3.4 Motion	to avoid lien pursuant to	11 U.S.C. § 522.			
Check one. ✓	None. If "None" is checked	ed, the rest of \S 3.4 need not	be completed or reproduced.		
3.5 Surrend	er of collateral.				
Check or	None. <i>If "None" is checked</i> The debtor(s) elect to surre that upon confirmation of	ender to each creditor listed this plan the stay under 11 U	be completed or reproduced. below the collateral that secur J.S.C. § 362(a) be terminated a d unsecured claim resulting fr	s to the collateral only and	that the stay
Advance Ameri	Name of Creditor	ı	Household Goods	Collateral	
First Franklin	ICA		Household Goods		
Heights Financ	•		Household Goods		
Mariner Financ			Household Goods		
	-		Household Goods		
Tower Loan	Corn		Household Goods		

Debtor	Gene Ross Clardy	Case number		
Insert ad	lditional claims as needed.			
Part 4:	Treatment of Fees and Priority Claim	ns		
4.1	General Trustee's fees and all allowed priority cl without postpetition interest.	laims, including domestic support obligations other than those treated in § 4.5, will be paid in full		
4.2	Trustee's fees Trustee's fees are governed by statute an	nd may change during the course of the case.		
4.3	Attorney's fees.			
	✓ No look fee:			
	Total attorney fee charged:	\$4,600.00		
	Attorney fee previously paid:	\$272.00		
	Attorney fee to be paid in plan per confirmation order:	\$4,328.00		
	Hourly fee: \$ (Subject to appr	oval of Fee Application.)		
4.4	Priority claims other than attorney's fees and those treated in § 4.5.			
	Check one. ✓ None. If "None" is checked, the	ne rest of § 4.4 need not be completed or reproduced.		
4.5	Domestic support obligations.			
	None. If "None" is checked, th	the rest of \S 4.5 need not be completed or reproduced.		
Part 5: 5.1	Treatment of Nonpriority Unsecured Nonpriority unsecured claims not sep			
	providing the largest payment will be ef The sum of \$			
✓	62.00 % of the total amount of the	hese claims, an estimated payment of \$\(\) 28,703.93 Into have been made to all other creditors provided for in this plan.		
		idated under chapter 7, nonpriority unsecured claims would be paid approximately \$12,750.00 ove, payments on allowed nonpriority unsecured claims will be made in at least this amount.		
5.2	Other separately classified nonpriorit	y unsecured claims (special claimants). Check one.		
	None. If "None" is checked, the	ne rest of § 5.3 need not be completed or reproduced.		
Part 6:	Executory Contracts and Unexpired	Leases		
6.1	The executory contracts and unexpire contracts and unexpired leases are rej	ed leases listed below are assumed and will be treated as specified. All other executory jected. Check one.		

Mississippi Chapter 13 Plan

Debto	r	Gene Ross Clardy	Case number
	V	None. If "None" is checked, the rest of	of \S 6.1 need not be completed or reproduced.
Part 7	: Vestir	ng of Property of the Estate	
7.1	Proper	ty of the estate will vest in the debtor(s) upon entry of discharge.
Part 8	: Nonst	andard Plan Provisions	
3.1	Check	"None" or List Nonstandard Plan Pro None. If "None" is checked, the rest of	ovisions of Part 8 need not be completed or reproduced.
			must be set forth below. A nonstandard provision is a provision not otherwise included in isions set out elsewhere in this plan are ineffective.
* % to	unsecu	red claimholders shall be the mini	there is a check in the box "Included" in § 1.3. mum % to be paid to the unsecured class. les A & B less hypothetical ch 7 liquidation costs
Part 9	Signa	tures:	
comple X <u>I</u>	ebtor(s) an ete address s/ Gene F Gene Ros	ures of Debtor(s) and Debtor(s)' Attor d attorney for the Debtor(s), if any, must and telephone number. Ross Clardy is Clardy f Debtor 1	rney t sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their X Signature of Debtor 2
E	Executed o	n July 3, 2025	Executed on
	64 A Roy	Rd	
-	Address Lumberto	n MS 39455-0000	Address
(City, State,	and Zip Code	City, State, and Zip Code
T	Telephone	Number	Telephone Number
S F	Thomas Cignature of P.O. Box	as C. Rollins, Jr. C. Rollins, Jr. 103469 f Attorney for Debtor(s) 13767 MS 39236	Date July 3, 2025
A		ity, State, and Zip Code	 103469 MS
1 t	Telephone	Number therollinsfirm.com	MS Bar Number

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do herby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following partied to be served electronically via ECF:

Case Trustee Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Centuryfirst Federal Credit Union, Corp. c/o CEO/Manager 3318 Hardy Street Hattiesburg, MS 39401

Oak Grove Credit, LLC c/o John T. White 535 Schwem Ave Brookhaven, MS 39601

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 15, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

- 11	23-30302-1003 DK 13 Theu 07/13/23 Effected 07/13/23 10.57.19 Fage 0 01 11					
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2						
3						
4	UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI					
5	300THERN DISTRICT OF MISSISSIFFE					
6	IN RE: CASE NO: 25-50962-KMS GENE ROSS CLARDY DECLARATION OF MAILING					
7	CERTIFICATE OF SERVICE					
8	Chapter: 13					
9						
10						
11	On 7/15/2025, I did cause a copy of the following documents, described below,					
12	Notice and Plan					
13						
14						
15						
16						
17						
18	to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with					
19	sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.					
20	I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice. com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to					
21	Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.					
22	Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system. DATED: 7/15/2025					
23						
24	<u>/s/ Thomas C. Rollins, Jr.</u> Thomas C. Rollins, Jr. 103469					
25	The Rollins Law Firm					
26	702 W. Pine Street Hattiesburg, MS 39401					
27	601 500 5533 trollins@therollinsfirm.com					
28						

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1	1		
2	2		
3	3 UNITED STATES BANKF	RUPTCY COURT	
4	.		
5	II .	ASE NO: 25-50962-KMS	
6	GENE ROSS CLARDY	ERTIFICATE OF SERVICE	
7	<i>[</i>]	ECLARATION OF MAILING papter: 13	
8	8		
9			
10			
11	Notice and Plan		
12	2		
13			
14			
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16 17			
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19		ı First Class United States Mail. postaq	e prepaid. with sufficient
20	postage thereon to the parties listed on the mailing list exhibit, a col		
21	The undersigned does hereby declare under penalty of perjury of the		
22	Service and that it is true and correct to the best of my knowledge,	· ·	
23	DATED: 7/15/2025		
24	A		
25	5	like hhl	
26	♥	rney Services, LLC	
27	7 Thomas	ertificateofservice.com, for s C. Rollins, Jr. Ilins Law Firm	
28	8 702 W.	Pine Street purg, MS 39401	
	Tratties.	Jang, 1910 00-10 1	

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USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CENTURYFIRST FEDERAL CREDIT UNION CORP OAK GROVE CREDIT LLC CO CEOMANAGER 3318 HARDY ST HATTIESBURG MS 39401

FIRST CLASS

CO JOHN T WHITE
535 SCHWEM AVE BROOKHAVEN MS 39601 CASE INFO

LABEL MATRIX FOR LOCAL NOTICING NCRS ADDRESS DOWNLOAD CASE 25-50962-KMS SOUTHERN DISTRICT OF MISSISSIPPI TUE JUL 15 7-26-35 PST 2025

BANKRUPTCY COURT DAN M RUSSELL JR US COURTHOUSE 2012 15TH STREET SUITE 244

1ST FRANKLIN 6335 US HWY 49 SUITE 20 HATTIESBURG MS 39401

1ST FRANKLIN FINANCIAL CORPORATION ATTN ADMIN SERVICES PO BOX 880 TOCCOA GA 30577-0880

ACIMA CREDIT 13907 MINUTEMAN DR 5TH FLOOR DRAPER UT 84020-9869 ADVANCE AMERICA 111 HARDY COURT SHOPPI GULFPORT MS 39507-2528

ADVANCE AMERICA CO PURPOSE FINANCIAL INC PO BOX 3058 SPARTANBURG SC 29304-3058

AFFIRM INC ATTN BANKRUPTCY 650 CALIFORNIA ST FT. 12 SAN FRANCISCO CA 94108-2716

AMERICREDIT FINANCIAL SERVICES INC DBA AVANT GM FINANCIAL PO BOX 183853 ARLINGTON TX 76096-3853

222 NORTH LASALLE ST SUITE 1600 CHICAGO IL 60601-1112

EXCLUDE

(P) CENTURYFIRST FEDERAL CREDIT UNION 3318 HARDY STREET HATTIESBURG MS 39401-6962

3318 HARDY STREET HATTIESBURG MS 30401 6062 CITIZENS BANK 24 PINE ST SEBASTOPOL MS 39359

CONCORA CREDIT PO BOX 449 BEAVERTON OR 97075 DOUGLAS MILLER 804 MAIN ST PURVIS MS 39475-5400

FIRST FRANKLIN 6335 US 49 SUITE 20 HATTIESBURG MS 39401

FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107-0145

(P) FIRST SAVINGS BANK ATTN BANKRUPTCY 1500 S HIGHLINE AVE SIOUX FALLS SD 57110-1003 GENESIS FS CARD SERV ATTN BANKRUPTCY PO BOX 4477 BEAVERTON OR 97076-4401

GM FINANCIAL 801 CHERRY STREET STE 3600 FORT WORTH TX 76102-6855 HATTIESBURG CLINIC 415 SOUTH 28TH AVE HATTIESBURG MS 39401-7283

HEIGHTS FINANCE ATTN BANKRUPTCY PO BOX1947 GREENVILLE SC 29602-1947

KIA MOTORS FINANCE ATTN BANKRUPTCY PO BOX 20825 FOUNTAIN VALLEY CA 92728-0825 KIMBERLY GUY CO BARRON MCSWAIN 533 OLD RICHTON RD PETAL MS 39465-2919 MARGUERITE COLEY CO BARRON MCSWAIN 533 OLD RICHTON RD PETAL MS 39465-2919

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USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

MARINER FINANCE ATTN BANKRUPTCY 8211 TOWN CENTER DR NOTTINGHAM MD 21236-5904 MARY ANDREWS 70 ROY RD LUMBERTON MS 39455-9694 OAKGROVECR 5266 OLD HWY 11 SUITE 130 HATTIESBURG MS 39402-7820

(P) SNAP FINANCE PO BOX 26561 SALT LAKE CITY UT 84126-0561 SUNBIT FINANCIAL ATTN BANKRUPTCY 10880 WILSHIRE BLV SUITE 870 LOS ANGELES CA 90024-4109 (P) TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

EVELUE

UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6-430
JACKSON MS 39201 5022

VERIZON WIRELESS ATTN BANKRUPTCY 500 TECHNOLOGY DR STE 599 WELDON SPRINGS MO 63304-2225

WORLD FINANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606-6429

DEBTOR

GENE ROSS CLARDY 64 A ROY RD LUMBERTON MS 39455-9694 THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767

EXCLUDE

(P)WARREN A CUNTZ T1 JR PO BOX 3749 GULFPORT MS 39505-3749